(Rev. June 1977)

(Signature)

Application for Approval of Master or Prototype Defined Contribution Plan

	This Form is Open to Public Inspection
	For IRS Use Only Letter number Issue date EPMF status code File folder number
	(3) File folder number
-	2 (b) Employer identification number of sponsor
	3 (b) Telephone number
-	5 (a) Form of plan: (1) Master plan (2) Prototype plan (3) Field prototype plan (b) Plan is: (1) Standardized (2) Variable
	8 Date trust or custodial account executed
/-p	urchase (b) Profit-sharing
	teed (fully insured) I account described in section 401(f)
of	regulated investment companies

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•		☐ Initia	Lapplication (1) Lat	est letter serial number or ification letter number	(2) Date lette	r issue	d	(3)	File fol	der nur	nber
2	(a)	Name of	sponsoring organization					2 (b		ployer sponso	identification numbe r
		Address	(number and street)								
		City or to	wn, State and ZIP code								
3	(a)	Name of	person to be contacted					3 (b) Tel	ephone	e number
4	Тур	e of spons	soring organization:	(c) Regulated i	nvestment cor	npan	У	5 (a) Fo	rm of	plan:
	(a)	☐ Bank	-	(d) 🗌 Trade or pr	ofessional ass	ociat	ion	,			Master plan
	(b)	Insur	ance company	(e) 🗌 Other					(2		Prototype plan
6	Nar	ne of plan	1						(3) 🗆	Field prototype plan
		•						ا (b) Pla		
								`	•		Standardized
Not	te: /	tems 7 th	rough 9 do not apply to pr	ototype plans.					(2) 🔲 '	Variable
								6,	ecute	u	******
			ch accounting period of tru		(a)	ype o	of plan: Money-	purcha	se	(b) [Profit-sharing
11	ls t	his plan i	ntegrated with social secur	ity or railroad retireme	nt?				•		🗌 Yes 📙 No
12	Тур (а)	e of fundir	ng entity: described in section 401(a)	(b)		Non-tru Custodi		-		d) ed in section 401(f)
13	Med	lium of fu	nding (check each applicabl	e box):	(f)		Other g	roup a	nnuity	contr	racts
	(a)	☐ Indiv	idual annuity contracts		(g)		Stock o	f regul	ated i	nvestn	nent companies
	(b)	☐ Indiv	idual contracts containing l	fe insurance			(mutua	l funds	5)		
	(c)	☐ Group	deposit administration co	ntracts	(h)		U.S. Re	tireme	nt Bo	nds	
	(d)	Group	deferred annuity contracts	5	(i)		Face an	nount	certific	cates	
	(e)	Group	permanent contracts		(j)		Genera	inves	tment	S	
14	prov		article or section and page e contained. All questions n					Yes	No	N/A	Article or Section and Page Number
	(a)	Definition	ns:								
	,		the plan define the following	ng terms							
		(i)	Compensation (if plan is i 3101, without the dollar li	ntegrated, all wages sumitation of section 312	ıbject to tax ur 21(a), must be	nder s inclu	section ded)? .	<i> </i>	//////////////////////////////////////		
		(ii)	Break in service?								
		(iii)	Hour of service?								
		(iv)	Joint and survivor annuity	?							
		(v)	Net profits (profit-sharing								
		(vi)	Normal retirement age?								
		(vii)	Plan year?								
			Taxable wage base (integ								
	nder o	(ix)	Year of service?					of my	knowlede	e and h	elief it is true, correct, and
com	iaer p plete.	enaines of be	mjury, i decrare that I have examined	and approprietion, mercuring acco	ompanying statement	allu	ro rue nes			,	

(Title)

14 (b)	Minir	num participation standards:	Yes	No	N/A	and Page Number
	(1)	(i) If not, does the plan provide that all officers, shareholders, and highly compensated employees must be able to meet the eligibility requirements for future employees on the plan's effective date?				
	(2)	Does the plan meet the minimum age and service requirements of section 410(a)(1)?				
	(3)	Are the requirements for participating determined without regard to maximum				
		age? ,				
	(4)	Are all years of service counted for participation purposes?				
	(5)	Does the eligibility computation period begin with the date on which the employee first performed an hour of service?				
	(6)	Is an employee required to complete no more than 1,000 hours of service during the computation period to be credited with a year of service?				
	(7)	Will a new employee, otherwise eligible, participate no later than the earlier of the first day of the first plan year after meeting the minimum age and service requirements of section 410(a)(1), or 6 months after satisfying such requirements?				
	(8)	Does the plan provide that a participant who incurs a break in service and terminates employment after the participant has earned a nonforfeitable right to a portion of such participant's account balance shall participate immediately on returning to the employ of the employer?				
	(9)	In the case of an employee with no vested benefit, who sustains a break in service, where the number of years of break are less than the number of years of service, does such employee participate immediately upon returning to the employ of the employer?				
	(10)	Does the plan use the plan year as the computation period to measure years of service for purposes of eligibility after the first computation period? (i) If so, does the first such plan year computation period include the first anniversary of the date of hire?				
	(11)	After an employee meets the eligibility requirements of the plan, does the plan shift to a vesting computation period to determine years of service for retention of eligibility to participate in the plan?				
		(ii) Does the plan use the plan year as the vesting computation period?				
	(12)	Is the computation period for determining a break in service the same as is used to compute a year of service for eligibility?				
(c)	Empl	oyer contributions:				
• •	(1)	Does the plan contain separate adoption agreements for integrated and non-				
		integrated formulas?				
	(2)	Under a money purchase plan, are contributions on behalf of each employee definite?				
	(3)	Under a profit-sharing plan, are contributions allocated under a definite formula?				
	(4)	Under a profit-sharing plan, are contributions limited to current and/or accumulated profits?				
	(5)	Is the contribution or allocation formula properly integrated?				
	(6)	Are annual additions limited as required by section 415?				
	(7)	Does the plan provide that if a shareholder-employee is covered, only the first \$100,000 of compensation of each employee covered under the plan shall be taken into account for purposes of determining contributions or allocations under the plan?				
	(8)	In the case of a fully insured plan, is there a provision for purchasing additional \ensuremath{I}				
		contracts due to increases in compensation?				
	(9)	Does the plan require separate accounting for each employee's accrued benefit?				
	(10)	Are contributions made on behalf of employees who complete 1,000 hours of service but terminate employment before the end of the year?				

14	(d)	Empl	oyee contributions:	Yes	No	N/A	Article or Section and Page Number
		(1)	Are all employee contributions and earnings thereon nonforfeitable at all times? .				
		(2)	Are voluntary contributions limited to 10% for all qualified plans?				
		(3)	Are mandatory contributions limited to 6%?				
		(4)	May earnings on voluntary contributions be withdrawn?				
		(5)	(i) If so, does the plan contain provisions prohibiting constructive receipt? Are separate accounts maintained for employer and employee contributions? If not, does the plan identify what portion of an account balance is attributable to employer and employee contributions in accordance with section 411(c)(2)? .				
	(e)		iture provisions:				
		` '	Under a money purchase plan, are forfeitures required to be used to reduce employer contributions?				
		(2)	Under a profit-sharing plan, may forfeitures be used to increase benefits?				
			(i) If so, are forfeitures allocated on the basis of compensation?			ļ	
		(3)	(i) Under a profit-sharing plan, does the plan provide that forfeitures shall not				
			inure to the benefit of shareholder-employees if the employer has elected				
			to be a subchapter S corporation?				
			(ii) Does such a plan provide that forfeitures shall be used to reduce employer				
			contributions?		<u> </u>	<u> </u>	
			Does the plan provide that forfeitures resulting from contributions of an adopt-				
			ing employer cannot be reallocated for the benefit of another adopting employer?	<u> </u>	<u> </u>		
			Does the plan prohibit the forfeiture of vested benefits because of withdrawal of a participant's contributions or earnings thereon?				
	(f)	Distr	ibution provisions:				
		(1)	Does the plan provide payment of benefits in the form of a life annuity?	7777777	·/////////////////////////////////////	77777777	
			If "No," do not complete questions (2) through (5).				
		(2)	If the plan provides forms of benefit other than a joint and survivor annuity, are joint and survivor annuity payments (unless a participant elects otherwise) automatically provided to any participant who (a) begins to receive payments on or after he attains normal retirement age, (b) dies (on or after normal retirement age) while in active service of the employer, (c) separates from service on or after attaining normal retirement age (or qualified early retirement age) and thereafter dies before beginning to receive benefits?				
		(3)	If a plan provides for payment of benefits prior to normal retirement age, is a				
			joint and survivor annuity automatically provided (unless a participant elects				
			otherwise) if a participant begins to receive benefits on or after he attains				
			the qualified early retirement age (as defined in section 1.401(a)-11(b)(4) of	İ			
			the Income Tax Regulations)?				
		(4)	If the plan provides for the payment of benefits before normal retirement age,				
			does it provide for (i) an election by the participant of a survivor annuity to pro-				
			vide coverage in the event of the death of the participant prior to retirement,				
			or (ii) a death benefit equal to at least the vested portion of his account balance				
		45 3	as of the date of death?			 	
		(5)	If the plan provides the election provided in question (4), does the plan also				
			require that payments to the survivor not be less than specified in section				
		<i>(</i> C)	401(a)(11)(C)?			 	
		(6)	other than retirement, disability or death must also incur a break in service in			İ	
			order to receive a distribution from the plan?				
		(7)	Are distributions limited so that no more than incidental death benefits are				
		(7)	provided?				
		(8)	Are annuity contracts nontransferable when distributed?				
		(9)	Do benefits under the plan commence, unless otherwise elected, no later than				
			the 60th day after the latest of the close of the plan year in which (1) the participant attains the earlier of age 65 or the plan's normal retirement age or (2) the participant terminates his service with the employer?		<i> </i>	<i> </i> 	
		(10)	Does the plan contain an early retirement provision which requires or could				
			require both a minimum age and service for eligibility?				
			(i) If so, does it provide that a participant who meets the service requirement but separates before meeting the age requirement will upon satisfaction of the age requirement unless elected otherwise, commence to receive benefits?				

L4 (g	Vest	ing provisions:	Yes	No	N/A	Article or Section and Page Number
	(1) (2)	Are all years of service counted for vesting purposes?				
	(2)	ployer contributions is nonforfeitable upon reaching normal retirement age (as defined in section 411(a)(8))?				
	(3)	Is a computation period for vesting purposes specified in the plan?				
	(4)	Is the computation period for determining a break in service the same as used				
		to complete a year of service for vesting?		ļ		
	(5)	Does the plan contain vesting options which satisfy the requirements of sub- paragraphs (A), (B) or (C) of section 411(a)(2)?				
	(6)	Does the plan contain the "four-forty" vesting schedule?				
	, ,	(i) If so, does such schedule provide that all years of service are counted?				
	(7)	If the plan contains other vesting options, are they limited so that at all times				
	(-)	they will provide a percentage of nonforfeitable rights which is not less than the		ļ		
		percentage that would be provided under any one of the options under section 411(a)(2)?				
	(8)	If a participant separates from service with a nonforfeitable interest does the				
	(0)	plan require that upon re-employment that his pre-break service will be consid-		1		
		ered for vesting purposes in post-break account balance after he has completed				
	(0)	no more than a year of service?		ļ		
	(9)	If an employee who has no vested interest separates from service and is re- employed before the number of consecutive one year breaks in service equals			}	
		or exceeds the number of years of service whether or not consecutive ("Rule of				
		Parity"), does the plan require that upon re-employment his pre-break service will				
		be considered for vesting purposes in post-break account balance after he has completed a year of service?				
	(10)	Does a participant who has at least 5 years of service have a reasonable period				
	(/	of time after the adoption of an amendment to the vesting schedule to elect				
		to have his nonforfeitable percentage computed without regard to the amended				
		vesting schedule?	Ì			
(h	Deat	h benefits:				
` '		If life insurance is provided, are premiums properly limited?				
	(2)	If ordinary life insurance contracts are purchased, will such contracts be either				
	, ,	converted to cash or an annuity contract at or before retirement or distributed to				
		the participant?				
(i)	Inves	tment provisions:				
	(1)	Are trust assets valued—				
		(i) At least annually?				
		(ii) At current fair market value?				
		(iii) On a specified date?				
	(2)	Does the trust contain provisions for allocating trust earnings and losses?		ļ		
	(3)	If investments, including insurance contracts, may be earmarked are such in-	1			
		vestments subject to the employee's consent or purchased ratably where em-				
		ployee consent is not required?		777777	,,,,,,,,	
(j)	Ame	ndment and termination:	\ <i>\\\\\</i>			
	(1)	Is there a provision for the sponsor to amend the plan?				
	(2)	Does the plan prohibit adopting employers from amending other than elective provisions unless the employer wants to cease participation in the master or prototype plan?				
	(3)	Are amounts credited to participant's accounts nonforfeitable upon termination or partial termination of the plan?				
	(4)	Under a profit-sharing plan are the employees' rights under the plan nonforfeitable upon complete discontinuance of contributions?				

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may not continue to participate under the master or prototype plan?		-							
(3) In the case of a prototype plan, advise each adopting employer of the possible need to amend the related									
trust agreement?		1							
(e) Is the plan and trust (or custodial account) agreement patterned after and substantially the same as another plan and trust (or custodial account) agreement and on which a favorable letter has been requested?		1							
If "Yes," see specific instructions.		1							

General Instructions

Before submitting this application you should check to be sure that the information provided is accurate and complete in all respects. If an item does not apply, so indicate by entering "N/A" in that item. Incomplete applications will be returned without action.

- **A. Purpose of Form.**—This application is to be used for initial approval and amendment of the form of:
 - A master or prototype defined contribution pension, annuity or profit-sharing plan, that does not include self-employed individuals.
 - (2) A field prototype defined contribution pension or profitsharing plan, that does not include self-employed individuals.

B. Who May File .---

- (1) Master or Prototype Plans.— Trade or professional associations, banks (savings and loan associations that qualify as banks and Federally insured credit unions), insurance companies and regulated investment companies.
- (2) Field Prototype Plans.—A firm, other than a firm which fits into the categories listed in B(1), whose clients number at least 25 employers who maintain corporate employee pension benefit plans.
- C. What to File.—For initial approval file this application in duplicate and a single copy of each applicable document listed in item 15(b). For approval of an amendment file this application in duplicate and a single copy of each applicable document listed in item 15(c).

D. Where to File-

- (1) Master or Prototype.—Commissioner of Internal Revenue, Washington, D.C. 20224, Attention: E:EP:T.
- (2) Field Prototype.—Each key District Director in whose jurisdiction the sponsor anticipates that the employers will adopt the form of plan.
- E. Signature.—The application must be signed by a duly authorized partner or officer of the applicant or such other person authorized pursuant to a power of attorney properly executed and filed with the application.

Note

Disclosure Requested by Taxpayers.—The Tax Reform Act of 1976 permits a taxpayer to request the Service to disclose and discuss the return or return information with respect to such taxpayer with any person or persons as the taxpayer may designate in a written request. A taxpayer wishing to designate a person or persons to assist in an application for approval must provide the IRS office of jurisdiction with a written request which must contain:

- The taxpayer's name, address, employer identification number and plan number(s).
- (2) A statement which clearly identifies the person or persons whom the taxpayer has authorized to receive the return information. This information must include the person or persons whom the taxpayer has authorized to receive the return or return information. This information must include the person or persons' name, address and social security number. Also, the person or persons' telephone number(s) should be included.
- (3) A paragraph which clearly and explicitly describes the return and/or return information which the taxpayer authorizes the IRS to disclose.

Specific Instructions

(Numbered to correspond with the item numbers on the form.)

- 1. Indicate whether this application is for an initial approval or an amendment to a previously approved plan by checking the appropriate box. If the application relates to an amendment of a previously approved plan enter the latest letter serial number or notification letter number, the date of such letter and the file folder number.
- 5. Form of plan.—A "Master Plan" is a form of plan in which the funding organization (trust, custodial account or insurer) is designated by the sponsoring organization. In the case of a master plan

there is only one trust or custodial account for all employers adopting the plan. A "Prototype Plan" is a form of a plan in which the funding organization may be designated by the adopting employer. In the case of a prototype plan, there is a separate trust or custodial account with respect to each employer adopting the plan.

A Field Prototype Plan is a form of plan which sponsors (see B, Who May File, (2)) of employee plans may file with Key District Directors for approval as to form.

- 10. Target Benefit Plans check box (a).
- 15. Procedural requirements.—A separate application must be filed for each plan submitted. Options provided by the plan must be set forth in a separate document known as the adoption agreement. In addition, where the plan contains more than one type of contribution formula, such as one integrated with social security and one not integrated with social security, a separate adoption agreement must be submitted for each such plan formula.

If a plan is being amended for the first time to conform to the requirements of the Employee Retirement Income Security Act of 1974, or if the plan has been amended at least three times since the last restated plan was submitted, one of the documents specified under item 15(c)(3) or (4) must be attached to this application.

If a restated plan is being submitted with this application a copy of the amendment and a description of such amendment need not be submitted.

If a written consent of participating employers is required attach copies of the signed consent of each participating employer.

15(e). If you checked "Yes" to this question you may attach an exhibit that gives the name of the plan and the file folder number. If the plan has been approved also give the IRS letter serial number or notification letter number and the date the plan was approved. If you show the language differences between the two plans and agreements, this information may expedite the review of your plan.